I Claim:

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- 1. A method of playing a card game using a deck of fifty-two cards comprising the steps of:
 - (a) a player making a first wager;
- (b) dealing N cards to a dealer hand, where $N \ge 4$, at least one of the cards of the dealer hand exposed;
 - (c) dealing N 1 cards to the player to define an initial holding;
- (d) the player examining his initial holding and opting to (1) stand on the initial holding as his final holding or (2) discard and replace at least one card to define a final holding;
 - (e) the dealer exposing the dealer hand of N cards and assembling from the hand of N cards the highest ranking hand of N 1 cards;
 - (f) resolving the first wager according to the following rules: (1) if the dealer's hand has a ranking below a predetermined rank, paying the player an award based upon the first wager, (2) if the dealer hand has a ranking above said predetermined rank and outranks the player's final hand, the player losing their first wager, and (3) if the dealer hand has a ranking above said predetermined rank and the player's final hand outranks the dealer's hand, issuing an award to the player based upon said first wager.
 - 2. The method of claim 1 comprising where the dealer hand has a ranking above said predetermined rank and the player's final hand outranks the dealer's

hand, issuing an award to the player based upon said first wager and a predetermined schedule of awards based upon the ranking of the player's hand.

3. The method of claim 2 comprising where the dealer hand has a ranking above said predetermined rank and the player's final hand outranks the dealer's hand, issuing an award to the player based upon said first wager and the player's final hand at odds including odds greater than 1:1.

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4. The method of claim 2 comprising setting N at 4 and said predetermined rank is a 10-high and the dealer hand has a ranking above said predetermined rank and the player's final hand outranks the dealer's hand, issuing an award to the player based upon said first wager and a predetermined schedule of awards according to the following schedule:

Award

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Straight Flush	4:1
Three of a Kind	2:1
Straight or Below	1:1

Player hand

5. The method of claim 2 comprising setting N at 5 and said predetermined rank is a Jack-high and the dealer hand has a ranking above said predetermined rank and the player's final hand outranks the dealer's hand, issuing an award to the player based upon said first wager and a predetermined schedule of awards according to the following schedule:

Player hand	Award
Four of a Kind	5:1
Straight Flush	2:1

Three of a Kind of Below 1:1

- 6. The method of claim 1 comprising the player making a second wager and if the dealer hand is below a predetermined ranking, issuing an award to the player based upon said second wager.
- 7. The method of claim 6 comprising the player doubling their second wager after seeing the dealer's exposed card.
 - 8. The method of claim 6 comprising setting N at 4, the player making a second wager and if the dealer hand is below a predetermined ranking, issuing an award to the player based upon said second wager and the following schedule:

Dealer Hand Pay (to 1) 6-High 8 7-High 6 8-High 5 9-High 4 3 10-High 2 J-High Q- or K-High 1

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- 9. The method of claim 8 comprising where the second wager is a push if the dealer's exposed card is an Ace.
- 10. The method of claim 8 comprising the player doubling their second wager after seeing the dealer's exposed card.
- 25 11. The method of claim 6 comprising setting N at 5, the player making a second wager and if the dealer hand is below a predetermined ranking, issuing

an award to the player based upon said second wager and the following schedule:

Pay Table for the Dealer Hand Side Bet

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 Dealer Hand
 Pay (to 1)

 7-High
 40

 8-High
 25

 9-High
 10

 10-High
 6

 J-High
 4

 Q-High
 2

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- 12. The method of claim 11 comprising the player doubling their second wager after seeing the dealer's exposed card.
- 13. The method of claim 1 comprising the player making a third wager and if the player's final hand is of a predetermined ranking issuing an award to the player.
- 14. The method of claim 13 comprising issuing an award to the player based upon said third wager according to the following schedule:

Where N = 4

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Player Final Hand	Pay (to 1)
A pair of Jacks or Better	1
Flush	1
Straight	3
3 of a Kind	11
Straight Flush	12
AKQ Suited	50

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Where N= 5
Player Final Hand Pay (to 1)

	A pair of Kings or Better	7
	Two Pair	2
	Straight	3
	Flush	4
5	Three of a Kind	5
	Straight Flush	10
	Four of a Kind	15
	AKQJ Suited	50 -